

regarding the pending Opposition in the counter part European patent application EP 416 916.

**Opposition:** Regarding the Opposition, the Applicant has received no communication from the EPO since the Applicant's reply to the Grounds of Opposition, filed September 2000, which was disclosed, including a copy thereof, in the IDS filed in the subject application on September 20, 2002 (item AC in Attachment 1(g) of the September 20, 2002 IDS). Consideration acknowledgement by the Examiner of all IDS submitted is respectfully requested.

**Claim Recitations:** As discussed telephonically with the Examiner on December 6, 2002, the term "sellers" is clearly plural and in the context of the claimed invention concerns two or more sellers. Claims 18-21 and 23-24 are amended to improve recitations of the claims but which do not narrow the scope of the claims.

The references of record do not disclose or suggest the patentably distinguishing feature of "information having characteristics of cash to accommodate identityless monetary transactions with two or more sellers using the cash equivalent information" (claim 18).

No new matter has been added in this Amendment. The outstanding rejections are traversed. Withdrawal of the rejection of claims 18-24 and allowance of claims 18-24 is respectfully requested.

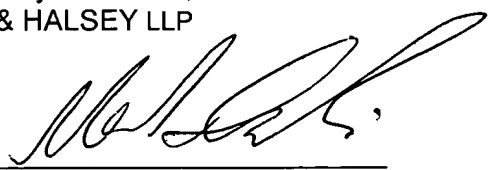
### **CONCLUSION**

Attached hereto is a marked-up version of the changes made to the claims by the current amendment. The attached page is captioned **"Version with markings to show changes made."**

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Respectfully submitted,  
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Date: 12/19/2002

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS**

Claims 18-21 and 23-24 are **AMENDED** as follows.

Recitation of all pending elected claims is provided for reference convenience.

18. (TWICE AMENDED) A method, comprising:  
replacing cash with an electronic medium storing information equivalent to cash, the information having characteristics of cash to accommodate identityless monetary transactions with two or more sellers using the cash equivalent information.

19. (TWICE AMENDED) The method of claim 18, wherein the identityless monetary transactions with the two or more sellers involve transferring the stored cash equivalent information from the electronic medium to the two or more sellers.

20. (TWICE AMENDED) A method of performing a cashless transaction with two or more sellers, comprising:  
on an electronic medium, storing, as electronic money, information equivalent to cash and financial institution information associated with the electronic money, wherein a holder of the medium performs identityless cashless monetary transactions using the electronic money with any one of the sellers communicating with the financial institutions.

21. (TWICE AMENDED) A cashless transaction method, comprising:  
storing in a non-settled account of a financial institution an amount of money responsive to an amount of money withdrawn as electronic money from accounts of the financial institution;  
and  
settling funds between accounts of two or more sellers and the non-settled account responsive to identityless cashless monetary transactions using the electronic money between the two or more sellers and holders of electronic mediums storing the electronic money.

22. (as ONCE AMENDED) A cashless transaction method, comprising:  
storing in a point of sale terminal, as electronic money, information equivalent to cash responsive to identityless cashless monetary transactions with buyers and information of a financial institution associated with the electronic money, wherein a seller receives from the financial institution an amount of money responsive to the electronic money.

23. (TWICE AMENDED) A method of performing a cashless transaction with two or more sellers, comprising:

storing on an electronic medium, as electronic money, information equivalent to cash;  
and

allowing identityless electronic monetary transactions between a holder of the electronic medium using the electronic money and any one of the sellers.

24. (TWICE AMENDED) The method according to claim 23, wherein the information comprises information of a financial institution associated with the electronic money and the method of performing the cashless transaction further comprises,

the financial institution transferring from an account of the holder of the medium to a non-settled account of the financial institution an amount of money responsive to the electronic money on the medium; and

transferring from the non-settled account of the financial institution to accounts of the two or more sellers an amount of money responsive to the identityless electronic monetary transactions with the electronic money.